

**UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF RHODE ISLAND**

**DOLORES CEPEDA**

**VS**

**C.A.2019-CV-5**

**BANK OF AMERICA, N.A.  
FAY SERVICING, LLC  
WILMINGTON TRUST NATIONAL ASSOCIATION  
SOLEY AS TRUSTEE FOR THE MFRA TRUST 2014-2 , ALIAS**

**OBJECTION TO MOTION TO DISMISS**

Plaintiff, by her attorney, objects to the Motion to Dismiss for the reasons stated in the attached Memorandum of Law.

DOLORES CEPEDA  
By her attorney,

August 8, 2019

/s/ John B. Ennis  
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**Certificate of Service**

I hereby certify that I emailed a copy of this Objection to Patrick T. Uiterwyk and Justin Shireman on August 8, 2019 and by electronic filing.

/s/ John B. Ennis